

Group life insurance

Easily get life insurance during open enrollment.

Then gradually increase your coverage every year.

Protecting the people who mean the most to you is important. That's why Principal® makes it easy for you to purchase—or increase—voluntary term life insurance. It's available through your employer for yourself, spouse, and children.

Increase your voluntary term life insurance

Open enrollment is a great time to increase your coverage. You can add an additional \$10,000 or \$20,000⁽¹⁾ in coverage for yourself—with no health questions asked. That means no medical appointments and quick approval. And every year during open enrollment, you can continue to increase your coverage—up to the maximum benefit. If you have coverage for yourself, you can also add or increase coverage for your spouse and children⁽²⁾—with no health questions asked.

Purchase coverage for the first time

Don't already have voluntary term life insurance? Easily get coverage for the first time during open enrollment. You can purchase \$10,000 or \$20,000⁽¹⁾ in coverage for yourself—with no health questions asked. And when you have coverage, your spouse and children⁽²⁾ can also get coverage.

Higher levels of coverage

During open enrollment, you or your spouse⁽²⁾ can request to add or increase even more coverage by providing proof of good health.

Let's look at an example

When Jordan started working for the company, voluntary term life insurance wasn't purchased. A few years later, Jordan bought a house and saw the need for coverage, so purchased \$20,000 in coverage during the company's open enrollment. Jordan plans to increase the coverage by \$10,000 each year after that. Jordan also bought \$10,000 of spouse coverage and an additional \$5,000 for their children.



 Let's connect

Log in to **principal.com** to view or change your benefits.

⁽¹⁾ Amount provided is for illustrative purposes only. Options available will vary by benefit design, and your policy may be different.

⁽²⁾ Coverage for your dependents is limited, based on your coverage. Refer to your policy for details.



[principal.com](https://www.principal.com)

Insurance products issued by Principal Life Insurance Company®, a member of the Principal Financial Group®, Des Moines, IA 50392.

This is a summary of your voluntary term life insurance policy. Life insurance has limitations and exclusions. For coverage details, refer to your benefit booklet or ask your employer. Oregon policy form GC 6000 (VTL) (06/04).

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